STATE FUND
MONTANA

GUIDELINES TO AN EFFECTIVE LOSS PREVENTION PROGRAM

SF-MIS PAM 10 (Rev. 10/91)

LOSS PREVENTION DIVISION
UNDERWRITING DEPARTMENT
STATE COMPENSATION MUTUAL INSURANCE FUND

Contents

APPENDICES

FROM THE PRESIDENT

Welcome to the State Compensation Mutual Insurance Fund (State Fund)! Our primary objective is to provide comprehensive workers' compensation insurance services to our policyholders and their injured workers.

Loss prevention is one of the most important aspects of a successful workers' compensation program. The State Fund established a Loss Prevention Division because we believe industrial accidents and injuries can be prevented or minimized.

The Loss Prevention Division is staffed with trained, experienced professional consultants who will provide you with loss prevention expertise, materials, assistance and services designed specifically for your business. A healthy, safe workplace may reduce your insurance costs and accident frequency, improve employee morale and maintain or increase production levels.

This manual is but one of a variety of materials the State Fund has developed to help employers prevent accidents. These materials have proven to be extremely helpful in loss prevention efforts by Montana employers and those across the United States.

I encourage you to use the guidelines in this manual and the assistance of our loss prevention staff to develop an effective loss prevention program and make occupational safety and health a reality in your business.

INTRODUCTION

Purpose

The Loss Prevention Division of the Montana State Compensation Mutual Insurance Fund (State Fund) developed this manual. It is designed to assist State Fund policyholders develop, implement and maintain effective safety and loss prevention programs. The loss prevention and control concepts explained in this manual have proven to be effective in reducing the frequency and severity of occupational accidents, injuries and illnesses.

The manual can be utilized in any of Montana's wide variety of businesses. It explains numerous loss prevention concepts which, if implemented in their entirety, would result in a comprehensive loss prevention program. While it may not be practical or feasible to implement every loss prevention concept outlined in this manual, you should be able to use some of the concepts to tailor a program to fit the needs of your business.

We recommend you review these guidelines, decide which elements are practical and reasonable for your business, then develop and implement them accordingly. The end result should be a manageable, effective loss prevention program tailored to fit daily operations of your individual business.

Assistance

The State Fund has several professional loss prevention consultants, who are available to provide on-site, personal assistance in developing and implementing effective loss prevention programs. Our loss prevention services are provided for you at your request at no additional cost. State Fund policyholders may copy materials in the appendix for use in implementing loss prevention programs. If you have any questions or would like assistance, call the State Fund Loss Prevention Division. A list of State Fund phone numbers can be found in the appendix. Feel free to call or write to discuss any workers' compensation questions or to request assistance.

Notice to Employer

Research shows a business has a greatly improved chance of being successful if it develops and follows a business plan. A loss control program should be a part of management's overall business plan in terms of containing costs and maximizing resources. For a plan to work, it must be implemented and followed, which takes perseverance, determination and a considerable amount of time and effort. The benefits are real and we think this manual will assist you in attaining positive results.

The State Fund does not endorse any policyholder's loss prevention plan or program as being one which will definitely prevent occupational accidents, injuries or illness. By providing a policyholder with this manual, other supplemental materials or loss prevention assistance through consultants, the State Fund is providing assistance, not endorsements or guarantees. The employer must assume sole responsibility for occupational safety and health in the workplace.

SECTION I

MANAGEMENT COMMITMENT AND RESPONSIBILITIES

The commitment of management to an effective loss prevention plan is the first step in implementing such a plan.

Management's commitment is the most important element of the plan as the remaining elements will not be implemented or maintained unless management is strongly committed. Management must also assume several key responsibilities to adequately implement and maintain a loss prevention program. If management is committed and involved, employees can be expected to follow suit.

1. Management has responsibility in every area of loss prevention. Many are detailed in sections of this manual and several are listed below.

    a. Management should develop and adopt a written loss prevention program which contains as many of the loss prevention elements as possible. Section II explains this process in more detail.

    b. To be successful, management should provide adequate resources and proper assignment of authority, responsibility and accountability. This is further explained in Section III of this manual.

    c. Management should consider policies on hiring and discipline, regarding accountability and rules enforcement.

    d. Management should monitor its loss prevention program on a periodic basis to ensure continued effectiveness.

    e. Management should request the assistance of safety and health professionals from trade associations and government agencies, during the implementation and maintenance of their loss prevention program.

    f. Management must ensure all Employer's First Report of Injury forms are accurately and completely filled out. If an accident is questionable, the employer should provide a detailed statement explaining why the claim is being questioned and substantiating evidence.

2. Management should display to its employees a commitment to occupational safety and health. This should be accomplished through the following activities.

   a. Develop a safety and health policy statement, signed by your business' chief executive officer (or owner), expressing management's commitment and goals. An example of such a policy statement can be found in the appendix (Appendix B).

   b. Set a good example of safety by adhering to the safety rules and participating in safety activities.

   c. Create a full-time safety director position. If this is not possible, designate an existing position to serve as the safety coordinator.

   d. Establish a safety committee where safety and health concerns can be addressed by management and employees.

   e. Ensure prompt correction of hazards, identified through inspections, or otherwise. Hazard identification and elimination is explained in Section VII.

   f. Implement as many other indirect loss prevention considerations as possible. These are explained in Section XIV.

SECTION II

LOSS PREVENTION PROGRAM ASSESSMENT, GOAL SETTING AND PLANNING

Developing and implementing an effective loss prevention program requires time, resources and man power.

Adequate research assessment, planning and goal setting during initial stages of loss prevention program development are essential. This preparation helps ensure efficient development and implementation of an effective program.

1. Personnel assuming the responsibility to develop and implement the program should initially familiarize themselves with the guidelines and loss control concepts contained in this manual.

2. Management should conduct an initial assessment of their existing loss prevention program by comparing what the business already has in place to the loss prevention concepts and procedures discussed in this manual.

3. Management should establish goals and target dates to identify what they want their loss prevention program to do for the business.

4. Plans should be made to develop and implement a loss prevention program which will achieve the desired results or goals. These plans should list items targeted for improvement, what needs to be done, assignment of responsibility and target completion dates. An action plan form to assist this process can be found in the appendix (Appendix C).

5. Carry out development and implementation steps according to the plan. The end result should be a formal, effective and manageable loss prevention program.

SECTION III

ASSIGNMENT OF AUTHORITY, RESPONSIBILITY AND ACCOUNTABILITY

For a written loss prevention plan to progress into a well implemented and maintained loss prevention program, it is essential that proper authority, responsibility and accountability be established.

Each individual--whether management or employee--must know what their responsibilities are and that they are accountable for those responsibilities. Adequate authority and resources must be allocated to meet assigned responsibilities.

1. Top management should outline supervisory authority, responsibility and accountability. These assignments should be conveyed to supervisory staff members in written form such as job or position descriptions. These responsibilities are listed below and further explained in other sections of the manual.

    a. Employee orientation and training;

    b. Conducting Job Safety Analysis (JSA) and developing Safe Operating Procedures (SOP);

    c. Conducting facility inspections, job observations, and ensuring corrective actions when necessary;

    d. Conducting accident investigations and ensuring corrective actions;

    e. Providing leadership during emergencies;

    f. Receiving and responding to employee reports of unsafe acts and conditions;

    g. Maintaining necessary records;

    h. Assisting in development of an early-return-to-work (ERTW) program, placing employees in ERTW positions and maintaining contact with injured workers; and

i. Participation in safety committees and program assessment activities.

2. Employees have responsibilities toward occupational safety and health. Management should inform employees of these responsibilities by preparing General Safety Rules, Safe Operating Procedures and conducting training.

3. Employees and supervisory staff should have proper authority and accountability to meet and adhere to their safety responsibilities.

SECTION IV

LOSS PREVENTION RULES -- SAFE OPERATING PROCEDURES

Development of written job specific, safe operating procedures and their subsequent use in employee training has been shown to reduce the time required to bring newly hired or transferred employees up to full production potential.

Written general loss prevention rules and specific safe operating procedures help ensure employees are adequately trained prior to assuming a job.

1. Develop a set of written rules covering general loss prevention and safety related topics. These rules address issues which are general enough to apply to all employees, refer to the example of general safety rules in the appendix (Appendix D). Written policies such as hazard reporting and accident reporting can be included in the general rules or addressed separately.

2. Develop a set of written, job specific, safe operating procedures (SOPs) for all hazardous or potentially hazardous positions in one of the following ways.

    a. If applicable SOPs are available from other sources such as industry associations, similar business, equipment manufacturers, or insurance companies, a business can amend and adopt these pre-developed SOPs to fit their own operations. In some cases, you may need permission to use pre-developed SOPs. (An example of a SOP is in Appendix E.)

    b. If no SOPs are available, a business must develop its own. This can be accomplished through the Job Safety Analysis (JSA) procedure. To perform a JSA, use the following steps.

        i. Survey the positions of your business and determine which jobs are hazardous or potentially hazardous and should have a SOP. This task is made easier by using a high risk job list worksheet, see Appendix G for an example of this worksheet.

ii. For each job identified as needing a SOP, conduct a formal job safety analysis using the JSA instructions and JSA worksheet in the Appendix. Also refer to the completed JSA worksheet in Appendix F for additional guidance. The result of a well conducted Job Safety Analysis is a clear set of Safe Operating Procedures for a particular job.

3. Supplement SOPs with equipment manufacturer's recommended operating procedures when possible.

4. Implement the developed safe operating procedures and general work rules through orientation, training, and supervision as explained elsewhere in this manual.

SECTION V

HIRING PRACTICES

Use of effective hiring practices is the employer's best means of being selective in obtaining a new employee.

A formal screening process improves your ability to hire a capable employee who will work safely and productively for your business.

1. A standard, written job application form should be required. The employer should develop an application which meets the hiring needs of the individual business.

2. An employment history check should be conducted with an applicant's previous employers. Of particular importance would be the most recent employers and employers engaged in a business similar to your own. Employers should develop their own reference check form which meets the needs of their individual business.

3. Personal interviews should be conducted with prospective employees to gain additional knowledge of their experience, qualifications, and capabilities.

4. For physically demanding jobs, qualified applicants being considered for hire should undergo a pre-employment physical examinations, functional capabilities tests or equivalent evaluations. The examining physician or therapist should be provided with an accurate job inventory for reference. A job inventory form and instructions can be found in Appendix H. A completed job inventory is also in Appendix J. Similar job inventories should be developed by employers for each physically demanding position.

5. For driving positions, a motor vehicle report for the prospective new hire should be obtained.

6. If pre-employment drug testing is permitted by law and is a requirement or policy, this testing process should be conducted.

7. Due to the serious nature of the legalities involved with hiring employees, the State Fund recommends employers ensure their procedures, forms, and policies comply with all equal employment opportunity, human rights, and other applicable employment laws.

SECTION VI

EMPLOYEE TRAINING

A number of benefits are derived from relevant training.

In the implementation of new procedures, new processes, and for new employees, you are asking personnel to make a transition and assume a particular new role. Adequate training will help gain acceptance and make the transition safer and faster. Periodic refresher training will reinforce initial training and prevent complacency.

1. Managers and line supervisors should be trained on how the loss prevention plan is to be implemented and maintained. Training topics could include areas of responsibility, methods of accountability, necessary forms, applicable rules and regulations. Many of these topics are further addressed in other sections of this manual.

2. Newly hired employees should receive initial comprehensive training by means of an orientation and on-the-job training process.

    a. Every new employee should go through an orientation process prior to actually starting work. Orientation should include safety related items such as general safety rules, safe operating procedures, emergency procedures, personal protective equipment requirements, and other safety related policies and procedures.

    b. After initial orientation, on-the-job training should be provided for each new employee. On-the-job training should begin with an overview of operations in general and then become job specific. Training should be conducted by supervisors or other experienced, qualified lead workers. On-the-job training should include a job observation by a supervisor to ensure proper work procedures are being followed by a new employee.

    c. A new employee orientation and training checklist should be utilized to assist a supervisor in providing complete training to a new hire and to document actual orientation, training and observation procedures. A sample new employee orientation and training checklist is provided in Appendix K.

d. An employer can develop a probation policy and establish a probationary period of employment to coincide with on-the-job training of new hires.

3. Transferred employees should be subject to orientation and on-the-job training similar to new hires. The extent of the orientation and on-the-job training procedures can be modified to account for the experience of the transferred employee. Also, an employer's training checklist should be utilized for transferred employees.

4. Ongoing training should be provided for all existing employees on a scheduled basis and on an "as needed" basis. Ongoing training should consist of the following.

   a. Brief unit safety meetings on a periodic basis help maintain awareness and participation by employees. It is helpful for supervisors to develop discussion topics in advance of the meeting.

   b. Safety meetings after facility inspections, job observations, accident investigations, and prior to start up of operations at new work sites. A sample safety meeting report can be found in Appendix L.

   c. Formal training for employees when operations are expanded or new equipment is put into production. In this instance safe operating procedures need to be developed and employees trained accordingly.

   d. Formal, scheduled training to meet requirements according to applicable safety and health regulations. This could include such things as hazardous communications training, hearing conservation training, confined space entry training, first aid and CPR training, and similar subjects.

   e. Retraining as identified by job observations and performance appraisal procedures.

   f. If possible, attend formal training for management and employees on applicable topics at seminars and classes sponsored by other organizations and entities other than the employer.

SECTION VII

HAZARD IDENTIFICATION AND ELIMINATION

There are essentially two major types of hazards in the work place 1) the unsafe condition and 2) the unsafe act.

An unsafe condition generally refers to a tangible item in the work environment such as a walking surface, piece of machinery or handtool which is unsafe. An unsafe act usually relates to movements and work patterns of the employee which are unsafe. Both of these types of hazards must be identified and corrected prior to the occurrence of accidents for a prevention program to be successful.

1. Management must encourage the reporting, on a continual basis, of work-site hazards. This should be accomplished by a written policy statement which can be incorporated into the general safety rules or safe operating procedures. Employees should be instructed to promptly report hazards to their supervisor.

    a. Written hazard reporting methods should be required to ensure documentation of the hazard. These could include work order forms or an entry space on a time card. Other suitable means can be considered.

    b. Timely and adequate correction of reported hazards is necessary to eliminate or reduce the exposure and to ensure continued employee participation in the process.

UNSAFE CONDITION

2. Formal, planned self inspections of the business buildings, equipment, and property should be conducted and performed by management on a frequent and regular basis. The intent of an inspection is to identify hazards generated by "unsafe conditions."

    a. Inspections should be conducted by supervisors, department heads, and/or the safety director. Persons responsible for inspections should be familiar with applicable safety and health standards from all regulating agencies with safety and health jurisdiction (i.e., OSHA, MSHA, Montana Health Department, DOT and other similar agencies).

b. Inspection results should be documented by use of inspection checklists, inspection survey forms, or equivalent. A sample inspection form and inspection guidelines can be found in Appendices M and P.

c. Correction of unsafe conditions should be accomplished as soon as possible by engineering out the unsafe condition, engineering in employee protection from the unsafe condition, requiring employee use of personal protective equipment, and incorporating effective safe operating procedures.

UNSAFE ACT

3. Formal, planned job safety observations of employees should be conducted by management on a regular basis. The intent of job safety observations is to identify hazards generated by "unsafe actions."

   a. Job safety observations should be conducted by first line supervisors or department heads. Persons responsible for conducting observations should be familiar with employee movement patterns, required work activities, safe operating procedures, equipment use procedures, and applicable safety and health regulations.

   b. Observations should be documented by use of a performance appraisal system, an observation checklist, observation survey form, or equivalent. A sample job observation form and observation guidelines can be found in Appendices N and O.

   c. Correction of unsafe actions should be accomplished as soon as possible by updating written procedures, retraining, alteration of employee movement patterns, increased supervision, reaffirming responsibility or, if necessary, disciplinary actions.

4. Supervisory personnel should be responsible for continuous safety inspections and observation activities to identify and correct hazards as they become evident.

5. Management must ensure that identified hazards are corrected as effectively and as soon as possible. This correction process requires management commitment and communication. For management monitoring purposes, it may be beneficial to document this process.

SECTION VIII

EQUIPMENT PROVISION AND MAINTENANCE

The right tools for the job is a basic safety and production rule.

This includes both production equipment and employee protection equipment. These tools and equipment must be available and properly maintained.

1. Production equipment in adequate quantity and design should be provided by the employer so job duties can be performed safely by all employees. Safety and health should be a consideration when purchasing equipment and designing structures and plant layouts.

2. Production equipment must be maintained in accordance with manufacturer's specifications and applicable safety and health regulations.

    a. Scheduled preventative maintenance programs should be developed.

    b. Periodic inspections and hazard reporting procedures as explained in should be utilized. Identified equipment defects should be repaired immediately.

    c. Documentation of equipment inspection, repair, and maintenance procedures is recommended. In certain instances, such documentation is required by specific regulations.

3. Personal protective equipment in adequate quantity and design should be available.

    a. Personal protective equipment should be well maintained and tested when necessary to ensure effectiveness. Damaged personal protective equipment should be replaced.

    b. Testing or inspection of personal protective equipment should be documented.

SECTION IX

COMPLIANCE WITH SAFETY LAWS AND REGULATIONS

Most safety laws and regulations were developed by regulatory agencies to address the prevention of occupational accidents, injuries and illness.

Compliance with applicable safety and health regulations on a daily basis will assist an employer in eliminating unsafe conditions and acts which lead to accidents. Compliance may also eliminate or reduce the adverse results of an inspection by a regulating agency.

1. Management has the responsibility to ensure its operations and employees comply with governing safety and health regulations. Management should assign specific personnel the responsibility to determine which safety and health regulations, fire codes, driving regulations and other related laws and regulations apply to the employer's operations. Copies of these regulations and codes should be obtained and filed for reference, and designated individuals should become familiar with the requirements. This is generally a function assigned to a safety director or other individual with safety director responsibilities. These regulations are diverse, complex and subject to change, therefore require constant attention.

2. Formal, planned safety inspections and job observations, should be utilized to identify conditions or procedures which may be in violation of applicable safety and health regulations.

3. For assistance from outside professional services, an employer may request inspection and observation assistance from safety and health personnel employed by the State Fund, Safety Bureau of the Department of Labor & Industry, insurance carriers of other coverages (i.e., fire, casualty and property) and fire departments.

4. Corrective actions should be taken by management to eliminate identified violations of safety and health regulations.

5. Employee participation in daily hazard reporting procedures helps ensure voluntary compliance on a daily basis and should be encouraged.

SECTION X

EMERGENCY PREPAREDNESS

The ability to deal with an emergency situation in the workplace is important and depends a great deal on the degree of planning and preparing which has been done prior to an actual emergency.

The following guidelines will assist in planning and preparing for an emergency. When adequately prepared, the impact of an emergency on an employer's personnel and property can be greatly reduced.

1. Management should initially identify all emergency situations which could occur on any premises or job sites under the control of the employer and which would have the potential to compromise employee safety and health. Examples of such situations include: employee response to on-the-job injuries or illnesses, fire, hazardous chemical exposure or spill, bomb threat, earthquake, and flood.

2. Emergency procedures should be established for each potential emergency situation to establish desired employee reaction. Emergency procedures should be established to minimize employee exposure to hazardous situations and initiate prompt response to the emergency from professionally trained individuals. Assistance for emergency procedure formulation and training can be obtained from local authorities such as fire departments, county emergency and disaster response and other emergency assistance agencies.

3. Emergency phone numbers must be posted near telephones. At remote job sites, employees must be furnished with telephone or radio communications and phone numbers of local emergency response units.

4. Materials for initial response to emergency situations should be provided and their location made known to employees. Such materials could include first aid kits, fire extinguishers, eye wash facilities, breathing apparatus, spill containment materials and any other emergency first aid materials appropriate for your operations.

5. Employees should be trained on emergency procedures as well as use and location of available emergency response materials. First aid and CPR training are recommended for as many employees as possible and for at least one employee per shift at each location.

SECTION XI

ACCIDENT REPORTING AND INVESTIGATION

Accident investigation is the best method for an employer to determine *why* an accident occurred and *what* needs to be done to prevent reoccurrences.

Prompt reporting of an accident facilitates a rapid investigation and helps ensure the timely implementation of corrective measures.

1. Management should develop and implement a policy stating ***all*** accidents must be reported to management as soon as possible. This policy could be included in general safety rules.

2. Management should develop an accident investigation form which, through the investigation process, identifies cause factors, determines prevention methods, and ensures the implementation of the prescribed prevention measures. A sample accident investigation form can be found in Appendix Q.

3. Supervisors, the safety director, or the safety committee should be responsible for investigating all injury or illness accidents as soon as possible after they are reported. Sample investigation procedures and recommendations can be found in Appendix R.

4. Investigation results should be documented. Results and recommendations should be reviewed by management and/or the safety committee if applicable.

5. Management should develop a reporting procedure to ensure that recommended corrective actions are promptly initiated and completed. This procedure should be documented.

6. The Employer's First Report of Injury should be accurately completed and sent to the State Fund as soon as possible after an injury or illness is reported.

7. "Near-miss incidents" or non-injury accidents which involve property or equipment damage should also be investigated (see Appendix S). Actions taken to correct and eliminate "near-miss incidents" will prevent more severe injury or damage accidents.

SECTION XII

LOSS CONTROL MEASURES

After an occupational injury or illness is sustained by an employee it is important and beneficial for an employer to have developed loss control measures which can be utilized.

The following loss control measures may be successful in returning an injured worker to productivity at an accelerated but safe pace and reduce claim costs.

1. When possible, management should develop and implement an Early Return to Work (ERTW) program.

    a. Inventory all occupations within the business and identify positions or tasks which can be considered light duty or non-physically demanding.

    b. Develop job inventories for modified duty positions or tasks. A sample job inventory form and instructions can be found in Appendices I and T.

    c. When an injured employee is off work, use the previously developed job inventory to assist claims examiners, rehabilitation counselor, physicians and physical therapists in placing the injured employee into a modified duty position when possible.

        i) Always coordinate early return to work efforts with the rehabilitation counselor assigned by the State Fund or the claims examiner.

        ii) If an injured employee can return to work in a modified duty position, provide necessary job training and supervision.

        iii) Closely monitor the employee to prevent any unanticipated aggravation of the injury. Close employee monitoring may also be of assistance to the rehabilitation counselor in placing the injured employee back to work in the most productive position, preferably the pre-injury position, as soon as possible.

2. Maintain contact with injured workers when they are away from work for any period of time. These contacts should begin promptly after an accident and continue on a frequent and regular basis. Such contact can be beneficial to convey concern, improve employee morale and assist in helping the employee with the workers' compensation system.

3. Maintain contact on an ongoing, positive basis with claims examiners and rehabilitation counselors. This is especially important when a policyholder has information of which the State Fund is not aware.

4. Be aware of the status of open claims. This can easily be done by periodically receiving a State Fund computer report for your business called an Employer Experience Report (CR 720A). Your State Fund Loss Prevention Consultant will tell you how to obtain this report.

SECTION XIII

RECORD KEEPING

Just as production, sales and expenses must be accounted for, so must loss prevention activities. Record keeping is often viewed as a "necessary evil." However, when properly planned and organized, the burden can be minimal and the records can be valuable management tools.

1. Establish and implement loss prevention program record keeping responsibilities for management personnel and others as discussed throughout this manual.

2. Establish and maintain an organized loss control filing system where the pertinent records listed below can be kept.

   a. A copy of the written loss control plan;
   b. Job Applications;
   c. Safe Operating Procedures;
   d. New hire orientation training forms;
   e. Employee Training forms (including required training);
   f. Safety meeting documentation;
   g. Inspection forms (including required inspections);
   h. Employee observation forms;
   i. Preventative maintenance & repair logs;
   j. Accident investigation forms;
   k. Employer accident reports;
   l. Workers' compensation claim forms;
   m. Hazardous Communications program;
   n. Job Inventories; and
   o. Accident-injury summary logs
      i) OSHA 200 Form
      ii) State Fund's Employer Experience Report (CR 720A).

3. These reports and forms should **not** be considered "just a paper trail." Each should serve a purpose in the overall loss prevention program and should be utilized as required by management, the safety director, the safety committee and employees.

SECTION XIV

OTHER LOSS PREVENTION CONSIDERATIONS

Obviously, the goal of a loss prevention program is the prevention of occupational accidents and injuries.

A loss prevention program implements direct methods of prevention. However, there are several other, more subtle, less direct methods of loss prevention that can be very effective. When possible, prevention efforts can be enhanced by incorporating these concepts into an existing loss prevention program.

1. Additional on the job considerations:

    a. Incorporate an employee incentive program which increases safety awareness, employee participation, and creates beneficial peer pressure among employees while attaining and maintaining safety goals.

    b. Incorporate pre-shift stretching exercises to ensure employees warm up properly and safely prior to assuming their duties.

2. Additional off-the-job considerations:

    a. Promote off-the-job safety such as seat belt use and proper lifting techniques through posters and handouts. Off-the-job injuries are not compensable, but they do create productivity problems and other hardships for the injured worker and your business.

    b. Implement "wellness" programs which can assist employees in identifying their health risk problems and how to cope with the problems in private life. This can include health risk assessments and information on assistance programs.

    c. Provide employees with a health and accident insurance plan to assist them in dealing with off-the-job injuries or health problems.

loss prevention program guidelines appendices

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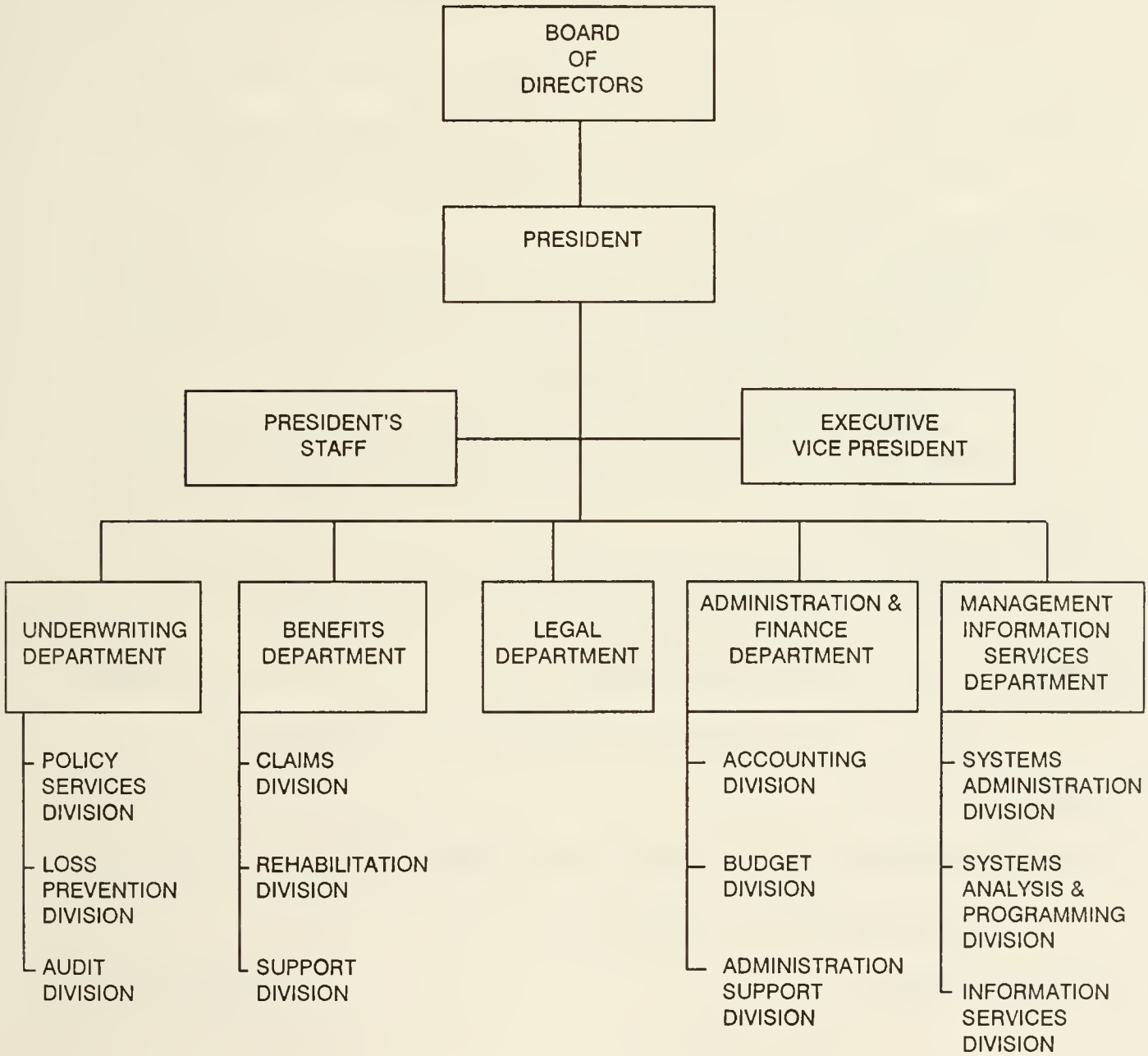
ORGANIZATIONAL CHART



STATE COMPENSATION MUTUAL INSURANCE FUND

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5 South Last Chance Gulch
P.O. BOX 4759, HELENA, MT 59604-4759

EXECUTIVE OFFICE	444-6518
Personnel Office	
UNDERWRITING DEPARTMENT	444-6440
Safety Incentive/Loss Prevention Inspections, Consultation Policy Services - Enrollment, Cancellation, Experience Modification, Volume Discount, Premium Rates, Etc. Audits	
BENEFITS DEPARTMENT	444-6500
Benefits Available, Compensation, Medical Rehabilitation, Field Investigations	
ADMINISTRATION & FINANCE DEPARTMENT	444-6490
Accounting - Accounts Payable and Receivable	
LEGAL DEPARTMENT	444-6480
MANAGEMENT INFORMATION SERVICES DEPARTMENT	444-6504
Computer Operations and Programming	
MESSAGE CENTER	1-800-332-6102

(your company's letterhead, if available)

LOSS CONTROL PROGRAM
POLICY STATEMENT

In recognition of the responsibility of the management of (your company's name) to establish procedures for the prevention of employee accidents, this Loss Prevention Program has been developed.

Our objectives are to provide to the best of our ability:

1. **An accident and injury free work environment;**
2. **Protection of the general public; and**
3. **Reduction of costs associated with accidental losses.**

The acheivement of these objectives is based upon good planning and making sure safety is an integral part of day-to-day operations and work procedures. This can only be accomplished if all personnel take an active interest and participate in the Loss Prevention Program and abide by the applicable Federal, State, local and Company rules and regulations.

The success of our program can be measured directly by its ability to prevent unnecessary loss. An accident resulting in personal injury, property damage or equipment loss represents needless waste. It is imperative that all employees recognize their responsibility to prevent these losses and that they take all necessary actions to do so. Their performance in this regard will be measured along with their overall performance.

It is my earnest request that all employees of (your company's name) devote their serious attention toward making this program an integral part of day-to-day business operations.

_____

(President/Owner) DATE

_____

(General Manager) DATE

LOSS PREVENTION ACTION PLAN

COMPANY NAME	DEPARTMENT
RECOMMENDATIONS SUBMITTED BY:	MANAGEMENT APPROVAL BY:
DATE:	DATE:

PROGRAM ELEMENTS (Prioritize)	NECESSARY IMPROVEMENTS (List individually, prioritize and explain)	RESPONSIBILITY (Designate responsible party)	TARGET DATE FOR COMPLETION	DATE ACTUAL COMPLETION

(your company's letterhead, if available)

GENERAL SAFETY RULES

POLICY: **As a basis for employee responsibilities and participation in our company's loss prevention program, the general safety rules listed below will apply to all employees. Your cooperation in voluntarily complying with these rules and all other safety responsibilities will be appreciated and expected.**

1) Possession of firearms on company property or in company vehicles is prohibited.
2) The use or possession of alcohol, drugs or other controlled substances on the job is prohibited.
3) Report all injury accidents to your supervisor ***immediately.*** Also report all other accidents and near misses to your supervisor.
4) Promptly report unsafe conditions, procedures and acts to your supervisor ***immediately.***
5) Each employee is responsible for good housekeeping. Keep your work area in a clean, uncluttered state. Do not walk by a situation of poor housekeeping if it can be easily corrected or needs immediate attention brought to it like spills on floors, ice on steps and so on.
6) Obey all warning tags and signs. They are there because hazards exist.
7) No employee should take chances on the job which could endanger their personal safety and health or the safety and health of co-workers.
8) If an established job procedure must be deviated from, supervisory approval must be obtained and an alternative, temporary job procedure must be agreed upon. This alternative job procedure must not create any new or additional hazards or unnecessarily expose employees to hazards.
9) If you are unsure of your job procedures, do not take chances. Ask your supervisor for instructions or training.
10) Do not operate machinery or use tools you are not qualified to use.
11) Do not enter hazardous areas you are not authorized to enter.
12) Use all personal protective equipment and devices required and provided.
13) Become familiar with and conduct your work activities in accordance with these general safety rules and other specific safe operating procedures which are applicable.
14) Above all be **ALERT** and be **RESPONSIBLE!** Your safety and health depends on it.

Job Safety Analysis Worksheet

Title of Job Operation _____

Position or Title of Person Who Does Job _____

Building _____

Department _____

Section _____

Date _____ No. _____

Employee Observed _____

Analysis Made By _____

Title _____

Analysis Approved By _____

Title _____

Sequence of Basic Job Steps	Potential Accidents or Hazards	Recommended Safe Job Procedure

1	Struck By (SB)	3	Contact By (CB)	5	Caught On (CO)	7	Caught Between (CB)	9	Fall To Below (FB)	11	Exposure (E)
2	Struck Against (SA)	4	Contact With (CW)	6	Caught In (CI)	8	Foot Lrevel Fall (FLF)	10	Over Exertion (OE)		

Job Safety Analysis Worksheet

Title of Job Operation: Tire Repairman
Position or Title of Person Who Does Job: Tire Serviceman
Building: 4
Department: Maintenance
Section: Vechile Repair

Date: 01/21/91 No. 11
Employee Observed: Gomer Pyle
Analysis Made By: Andy Taylor
Title: Supervisor
Analysis Approved By: Sally Goodyear
Title: Department Manager

Sequence of Basic Job Steps	Potential Accidents or Hazards	Recommended Safe Job Procedure
Inspect wheels	Wheel/rim parts separation	Remain outside wheel trajectory
Raise vechile	Vehicle more or fall or jack slip	Inspect rack, place on flat surface, block wheels on ground crib/block vehicle
Remove wheel	Rim parts separate, tire explode, strain back	Inspect wheel and tire, deflate tire, use safe lifting techniques
Dissemble wheel	Rim parts separation	Check manufacturer's guide, check valve for total deflation
	Metal particles in eyes	Use proper tool (not steel), wear eye protection
Inspect/clean parts	Dirt in eyes, cut fingers	Wear eye protection, inspect as you clean
Reassemble wheel	Metal particles in eyes	Eye protection, use proper tools (not steel).
Reinflate wheel	Rim parts separation	Check manufacturer's guide for tire/wheel size, use safety cage and clip on air chuck
Remove crib/block	Vehicle falling	Check position of jacks
Lower vehicle	Vehicle falling	Inspect jacks, check for vehicle lean

1	Struck By (SB)	3	Contact By (CB)	5	Caught On (CO)	7	Caught Between (CB)	9	Fall To Below (FB)	11	Exposure (E)
2	Struck Against (SA)	4	Contact With (CW)	6	Caught In (CI)	8	Foot Lrevel Fall (FLF)	10	Over Exertion (OE)		

EXAMPLE

HIGH RISK JOB LIST WORKSHEET

DEPARTMENT	DEPARTMENT SUPERVISOR

OCCUPATIONS AND JOBS	PRIORITY	REMARKS (Notes)
OCCUPATION:		
JOBS: 1		
2		
3		
4		
5		
6		
7		
OCCUPATION:		
JOBS: 1		
2		
3		
4		
5		
6		
7		
OCCUPATION:		
JOBS: 1		
2		
3		
4		
5		
6		
7		
OCCUPATION:		
JOBS: 1		
2		
3		
4		
5		
6		
7		

JOB INVENTORY GUIDELINES

The intent of a job inventory is to accurately describe the physical demands of an occupational position. A job inventory basically serves three functions.

1) For physically demanding positions, a job inventory can be useful during pre-employment physicals or functional capabilities testing to determine if a prospective employee is physically capable of working in the position being offered.
2) For physically demanding positions, a job inventory can be useful for determining if and when an injured employee may return to work in their previous capacity.
3) For positions considered "light duty" or non-physcially demanding, a job inventory can be useful in returning injured employees to work in identified "modified duty" or "light duty" positions.

Job inventories should be ***completed before*** injuries occur and be ***used after*** an injury for return to work purposes or be available for use during normal hiring processes.

A job inventory should be completed by someone familiar with the work position and its required duties. Usually this is a first line supervisor responsibility with prior management or safety director training and input. An inventory should be completed by watching an employee work, discussing the position's physical requirements with the employee and by referring to developed descriptions. Make an employee aware of the inventory process ***prior*** to conducting one and ***solicit input*** from the employee.

JOB INVENTORY INSTRUCTIONS

1) Designate the occupation or position being inventoried. Include the nature of business the position is in.
2) Indicate if the position is part-time or full time. Include the hours worked per day and days per week. Also, indicate if the job is permanent, temporary or seasonal and include the number of months worked per year.
3) List the physical demands of the position. This should be specific and detailed. It should include such physical functions as sitting, walking, standing, climbing, lifting, carrying, bending, stooping, kneeling, reaching, twisting, grasping and so on. For each physical function, indicate the duration required in terms of hours per shift or categorize using terms such as "seldom," "frequent," "occassional" and "continuous." For lifting and carrying be sure to also indicate the weight of the materials to be handled, height lifted, distance carried and any other aspect which influences the activity.
4) List the environmental conditions associated with the job. This should include such things as exposure to heat, cold, moisture, noise, vibration, air contaminants, and dark, just to mention a few. Once again indicate the duration of exposure to these environmental conditions and whether or not protective equipment and clothing is required and used.
5) Give a brief but detailed description of the job. Indicate its function, equipment operated or otherwise used, employee procedures, general surrounding conditions and tasks performed.

YOUR COMPANY'S NAME & LOGO ADDRESS CITY, STATE ZIP SAFETY DIRECTOR'S NAME	**JOB INVENTORY**	MAIL ROOM DATE

WORKER'S NAME	STATE FUND CLAIM NO.
EMPLOYER	DATE
OCCUPATION	NATURE OF BUSINESS

REHIRE? YES NO JOB MODIFICATION? YES NO PHYSICIAN APPROVAL YES NO

PART TIME WORK? YES NO SEASONAL? YES NO

PHYSICAL DEMANDS

SITTING	1	2	3	4	5	6	7	8	HOURS
WALKING	1	2	3	4	5	6	7	8	HOURS
STANDING	1	2	3	4	5	6	7	8	HOURS

TERRAIN:

SURFACE:

KEY: S = SELDOM (Less than 1 hour) O = OCCASIONALLY (1 hour to 2 1/2 hours)
F = FREQUENTLY (3 to 5 hours) C = CONTINUOUSLY (5 1/2 to 8 hours)

ACTIVITY	0 - 10 LBS.	11 - 24 LBS.	25 - 34 LBS.	35 - 50 LBS.	51 - 74 LBS.	75 - 100 LBS.
LIFTING KNEE HIGH						
LIFTING WAIST HIGH						
LIFTING OVERHEAD						

BENDING ____ SQUATTING ____ CRAWLING ____ CLIMBING ____ KNEELING ____

REACHING ABOVE SHOULDER HEIGHT ____ PUSHING ____ PULLING ____

DEXTERITY

	YES	NO
SIMPLE GRASPING		
FIRM GRASPING		
FINE MANIPULATION		

ENVIRONMENTAL CONDITIONS

REQUIRED TO WORK OUTDOORS? YES NO

SUMMER? YES NO WINTER? YES NO

FUMES (from) DUST (from)

GASES (from) NOISE, VIBRATIONS (from)

MACHINES, TOOLS AND EQUIPMENT USED ON THE JOB SITE

PROTECTIVE EQUIPMENT

BRIEF JOB DESCRIPTION

EDUCATION/TRAINING

YOUR COMPANY'S NAME & LOGO ADDRESS CITY, STATE ZIP SAFETY DIRECTOR'S NAME	**JOB INVENTORY**	MAIL ROOM DATE

WORKER'S NAME: John Greenjeans	STATE FUND CLAIM NO.: None
EMPLOYER: South Forty Ranch	DATE: 10/1/91
OCCUPATION: Farm Worker-Tractor Operator	NATURE OF BUSINESS: Ranching

REHIRE? YES X NO — JOB MODIFICATION? YES X NO — PHYSICIAN APPROVAL YES NO

PART TIME WORK? YES X NO — SEASONAL? YES X NO

PHYSICAL DEMANDS

	1	2	3	4	5	6	7	8	
SITTING					X				HOURS
WALKING			X						HOURS
STANDING		X							HOURS

TERRAIN: Level and unlevel ground

SURFACE: Sage brush, wet, muddy

KEY: S = SELDOM (Less than 1 hour) O = OCCASIONALLY (1 hour to 2 1/2 hours)
F = FREQUENTLY (3 to 5 hours) C = CONTINUOUSLY (5 1/2 to 8 hours)

ACTIVITY	0 - 10 LBS.	11 - 24 LBS.	25 - 34 LBS.	35 - 50 LBS.	51 - 74 LBS.	75 - 100 LBS.
LIFTING KNEE HIGH						O
LIFTING WAIST HIGH						F
LIFTING OVERHEAD						O

BENDING F — SQUATTING O — CRAWLING O — CLIMBING O — KNEELING O

REACHING ABOVE SHOULDER HEIGHT O — PUSHING O — PULLING O

DEXTERITY

	YES	NO
SIMPLE GRASPING	X	
FIRM GRASPING	X	
FINE MANIPULATION		X

ENVIRONMENTAL CONDITIONS

REQUIRED TO WORK OUTDOORS? YES X NO

SUMMER? YES X NO — WINTER? YES X NO

FUMES (from) Oil — DUST (from) Dirt

GASES (from) Diesel/gas — NOISE, VIBRATIONS (from) Tractor noise & vibration

MACHINES, TOOLS AND EQUIPMENT USED ON THE JOB SITE

Hand tools, tool bar, air compressor, CASE 4WD 4490 and International tractors

PROTECTIVE EQUIPMENT: Leather gloves

BRIEF JOB DESCRIPTION

Part-time seasonal (4-6 months) farm worker-tractor operator. Duties primarily driving farm tractor up to 8-14 hours per day, driving harvest (seasonal) tractor. Ride is rough as to needs to farm, plow and bale over rough terrain at times.

EDUCATION/TRAINING: Previous farming work experience; GED preferred

NEW EMPLOYEE ORIENTATION AND ON-THE-JOB TRAINING

EMPLOYEE NAME _____ POSITION _____

DEPARTMENT _____ SUPERVISOR _____

STARTING DATE OF TRAINING _____ COMPLETION DATE OF TRAINING _____

ORIENTATION	DATE	SUPERVISOR'S INITIALS
1) Introduction to supervisor		
2) Informed of supervisor's supervisor		
3) Facility and operations familiarization		
4) Review of company's loss prevention plan		
5) Review of emergency medical procedures		
6) Review of fire fighting and evacuation procedures		
7) Review of probationary policy, if any		
8) Review of disciplinary policy, if any		
9) Review of general safety rules		
10) Review of safe operating procedures		
11) Review of personal protective equipment required		
12) Review of specific equipment to be used		
13) Review of specific operations		
14) Other _____		

ON-THE-JOB TRAINING

Trial period with supervisor or lead worker Dates from _____ to _____

First observation Date
Additional Training Required? Yes No Supervisor's Initials
Comments:

Second observation Date
Additional follow-up necessary? Yes No Supervisor's Initials
Comments:

SAFETY MEETING

BUSINESS _____ DATE _____

DEPARTMENT _____ CONDUCTED BY _____

ITEMS DISCUSSED:

FOLLOW-UP NEEDED:

SIGNATURE OF EMPLOYEES:

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

SAFETY INSPECTION REPORT

BUSINESS _____ INSPECTED BY _____

DEPARTMENT _____ INSPECTION DATE _____

FOLLOW-UP MONITORED BY _____ COMPLAINCE DATE _____

LOCATION/ EQUIPMENT	HAZARDS PRESENT AND RECOMMENDED ACTION	RESPONSIBILITY	CORRECTION DATE

JOB SAFETY OBSERVATION INSTRUCTIONS

BENEFITS OF THE JOB SAFETY OBSERVATION (JSO)

The Job Safety Observation (JSO) is a feedback device. It provides excellent information of the effectiveness of training and the adequacy of established safe job procedures. Through the JSO, unsafe practices can be identified and corrected before an accident happens. Additionally, any weaknesses taught in training relative to safe operating procedures can be revised and included in the OJT content.

Since the first line supervisors are responsible for making sure safe operating procedures are followed on the job, they should be allowed to provide feedback to training personnel on how well training prepared employees to perform their assigned jobs.

JSO provides an effective way of determining the accuracy of the job safety analysis. In addition, implementation of a JSO program is an excellent method of assuring supervisory involvement in all training efforts.

WORKER SELECTION

All employees should be observed performing the job. The following factors should determine which employees to observe first.

- A new employee on the job.
- Employee recently trained for a new job.
- Below-average performers.
- Employees consistently involved in accidents.
- Risk takers.
- Employees with special problems.

CONDUCTING A JSO

With few exceptions, tell employees what will be taking place ***PRIOR*** to the personal observation. Then simply observe the employee performing in his normal operation. Make any notes on the JSO worksheet about work practices and procedures observed. Be sure not to interfere with the employee performing the job or distract him, in any way.

RECORDING THE INFORMATION

Fill out the Job Safety Observation Worksheet describing any unsafe procedures or work practices observed. Examples of some basic types of unsafe work procedures and practices which may be observed are in the following list.

- Failure to secure equipment or materials against unexpected movement.
- Operating or working at an unsafe speed.
- Using unsafe tools and equipment.
- Using tools and equipment unsafely.
- Failure to warn or signal as required.
- Assuming an unsafe position.
- Removing or making safety devices inoperable.
- Repairing, servicing, or riding hazardous equipment.
- Failure to wear required personal protective equipment.
- Wearing unsafe personal clothing.
- Violation of known safety rules and safe job procedures.
- Engaging in other unsafe practices (not violations).
- Indulging in horseplay, practical jokes, fighting, sleeping, creating distraction, and so on.

DISCUSSING THE JSO WITH THE EMPLOYEE

After completing the JSO, review the results with your employee. Your feelings about the work habits and practices observed should be discussed informally and in a friendly manner. Do not let the discussion be one-way communication. Encourage your employee to talk and give his or her views about any problems or barriers they see in following the current operating procedures.

THE FOLLOW-UP

Follow-up the JSO as needed. In some instances, the follow-up will be often. How often follow-up is needed depends on the employee, the results of the initial observations and the job.

JOB SAFETY OBSERVATION REPORT

BUSINESS _____ EMPLOYEE_____

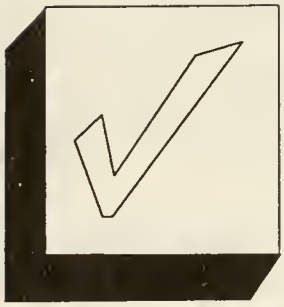
DEPARTMENT _____ POSTION _____

OBSERVER NAME & TITLE _____ OBSERVATION DATE _____

SPECIFIC TASK (LIST)	UNSAFE ACT(S) AND RECOMMENDED ACTION	RESPONSIBILITY	CORRECTION DATE

Observation Results and Comments

Employee Signature	Observer Signature



SELF-INSPECTION CHECKLISTS

DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS

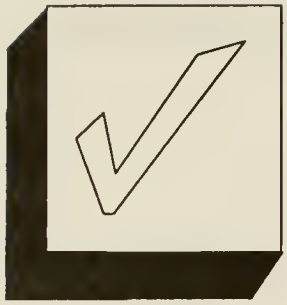
GENERAL

1. Have you demonstrated an active interest in safety and health matters by defining a policy for your business and communicating it to all employees?
2. Do you have a safety committee or group which allows participation of employees in safety and health activities?
3. Does the safety committee or group meet regularly and report its activities in writing?
4. Do you provide safety and health training for all employees requiring such training, and is it documented?
5. Is one person clearly in charge of safety and health activities?
6. Do you have an action plan for emergencies?
7. Are emergency telephone numbers posted?
8. Do all employees know what to do in emergencies?
9. Do you have a procedure for handling employee complaints regarding safety and health?
10. Is at least one employee per shift trained in CPR and first-aid?

WORKPLACE

ELECTRICAL WIRING, FIXTURES AND CONTROLS

1. Are your workplace electricians familiar with the requirements of the National Electrical Code (NEC)?
2. Do you specify compliance with the NEC for all contract electrical work?
3. If you have electrical installations in hazardous dust or vapor areas, do they meet the NEC for hazardous locations?
4. Are all electrical cords strung so they do not hang on pipes, nails, hooks, etc.?
5. Is all conduit, BX cable, etc., properly attached to all supports and tightly connected to junction and outlet boxes?
6. Is there no evidence of fraying on any electrical cords?

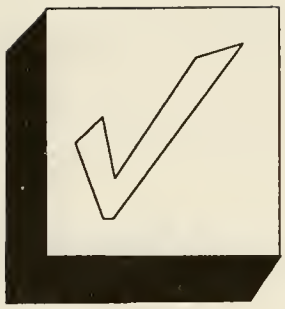


DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS

7. Are rubber cords kept free of grease, oil and chemicals?
8. Are metallic cable and conduit systems properly grounded?
9. Are portable electric tools and appliances grounded or double insulted?
10. Are all ground connections clean and tight?
11. Are fuses and circuit breakers the right type and size for the load on each circuit?
12. Are all fuses free of "jumping" with pennies or metal strips?
13. Do switches show evidence of overheating?
14. Are switches mounted in clean, tightly closed metal boxes?
15. Are all electrical switches marked to show their purpose?
16. Are motors kept clean and free of excessive grease and oil?
17. Are motors properly maintained and provided with adequate overcurrent protection?
18. Are bearings in good condition?
19. Are portable lights equipped with proper guards?
20. Are all lamps kept free of combustible material?
21. Is your electrical system checked periodically by someone competent in the NEC?
22. Does your business have a specific lockout or tagout program?

EXITS AND ACCESS

1. Are all exits visible and unobstructed?
2. Are all exits marked with a readily visible sign that is properly illuminated?
3. Are there sufficient exits to ensure prompt escape in case of emergency?
4. Are areas with limited occupancy posted and is access/egress controlled to persons specifically authorized to be in those areas?
5. Do you take special precautions to protect employees during construction and repair operations?



DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS

FIRE PROTECTION

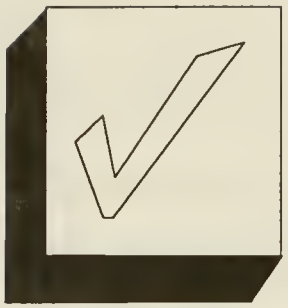
1. Are portable fire extinguishers provided in adequate number and type?
2. Are fire extinguishers inspected monthly for general condition and operability and noted on the inspection tag?
3. Are fire extinguishers recharged regularly and properly noted on the inspection tag?
4. Are fire extinguishers mounted in readily accessible locations?
5. If you have interior standpipes and valves, are these inspected regularly?
6. If you have a fire alarm system, is it tested at least annually?
7. Are plant employees periodically instructed in the use of extinguishers and fire protection procedures?
8. If you have outside private fire hydrants, were they flushed within the last year and placed on a regular maintenance schedule?
9. Are fire doors and shutters in good operating condition?
10. Are fire doors and shutters unobstructed and protected against obstruction?
11. Are fusible links in place?
12. Is you local fire department well acquainted with your plant, location and specific hazards?

Automatic Sprinklers

1. Are water control valves, air and water pressures checked weekly?
2. Are control valves locked open?
3. Is maintenance of the system assigned to responsible persons or a sprinkler contractor?
4. Are sprinkler heads protected by metal guards where exposed to mechanical damage?
5. Is proper minimum clearance maintained around sprinkler heads?

HOUSEKEEPING AND GENERAL WORK ENVIRONMENT

1. Is smoking permitted in designated "safe areas" only?
2. Are NO SMOKING signs prominently posted in areas containing combustibles and flammables?



DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS

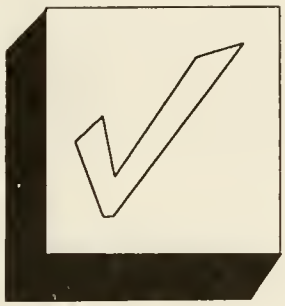
3. Are covered metal waste cans used for oily and paint soaked waste?
4. Are these waste cans emptied at least daily?
5. Are paint spray booths, dip tanks, etc., and their exhaust ducts cleaned regularly?
6. Are stand mats, platforms or similar protection provided to protect employees from wet floors in wet processes?
7. Are waste receptacles provided and are they emptied regularly?
8. Do your toilet facilities meet the requirements for the applicable sanitary codes?
9. Are washing facilities provided?
10. Are all areas of your business adequately illuminated?
11. Are floor load capabilities posted in second floors, lofts, storage areas, etc.?
12. Are floor openings provided with toe boards and railings or a floor hole cover?
13. Are stairways in good condition with standard railings provided for every flight having four or more risers?
14. Are portable wood ladders and metal ladders adequate for their purpose, in good condition and provided with secure footing?
15. If you have fixed ladders, are they adequate, in good condition and equipped with side rails, cages or special safety climbing devices, if required?

Loading Docks

1. Are dockplates kept in serviceable condition and secured to prevent slipping?
2. Do you have means to prevent car or truck movement when dockplates are in place?

MACHINES AND EQUIPMENT

1. Are all machines or operations that expose operators or other employees to rotating parts, pinch points, flying chips, particles or sparks adequately guarded?
2. Are mechanical power transmission belts and pinch points guarded?
3. Is exposed power shafting less than 7 feet from the floor guarded?

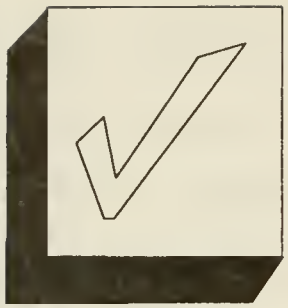


DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS

4. Are hand tools and other equipment regularly inspected for safe condition?
5. Is compressed air used for cleaning reduced to less than 30 psi?
6. Are power saws and similar equipment provided with safety guards?
7. Are grinding wheel tool rests set to within 1/8 inch or less of the wheel?
8. Is there any system for inspecting small hand tools for burred ends, cracked handles, etc.?
9. Are compressed gas cylinders examined regularly for obvious signs of defects, deep rusting or leakage?
10. Is care used in handling and storing cylinders and valves to prevent damage?
11. Are all air receivers periodically examined, including the safety valves?
12. Are safety valves tested regularly and frequently?
13. Is there sufficient clearance from stoves, furnaces, etc., for stock, woodwork or other combustible materials?
14. Is there clearance of at least 4 feet in front of heating equipment involving open flames, such as gas radiant heaters and fronts of firing doors of stoves, furnaces, etc.?
15. Are all oil and gas fired devices equipped with flame failure controls that will prevent flow of fuel if pilots or main burners are not working?
16. Is there at least a 2 inch clearance between chimney brickwork and all woodwork or other combustible materials?

Welding or Flame Cutting Operations

1. Are only authorized, trained personnel permitted to use such equipment?
2. Have operators been given a copy of operating instructions and are they required to follow them?
3. Are welding gas cylinders stored so they are not subject to damage?
4. Are valve protection caps in place on all cylinders not connected for use?
5. Are all combustible materials near the operator covered with protective shields or otherwise protected?
6. Is a fire extinguisher provided at the welding site?
7. Do operators have the proper protective clothing and equipment?



MATERIALS

1. Are approved safety cans or other acceptable containers used for handling and dispensing flammable liquids?

2. Are all flammable liquids that are kept inside buildings stored in proper storage containers or cabinets?

3. Do you meet OSHA standards for all spray painting or dip tank operations using combustible liquids?

4. Are oxidizing chemicals stored in areas separate from all organic material except shipping bags?

5. Do you have an enforced NO SMOKING rule in areas for storage and use of hazardous materials?

6. Are NO SMOKING signs posted where needed?

7. Is ventilation equipment provided for removal of air contaminants from operations such as production grinding, buffing, spray painting and/or vapor degreasing, and is it operating properly?

8. Are protective measures in effect for operations involved with X-rays or other radiation?

9. Lift Truck Operations:

   Are only trained personnel allowed to operate forklift trucks?

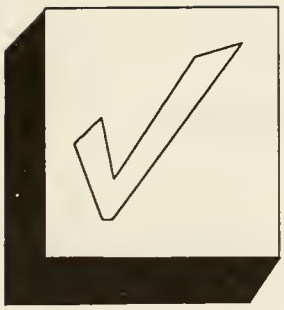
   Is overhead protection provided on high lift rider trucks?

10. Toxic Materials:

    Are all materials used in your plant checked for toxic qualities?

    Have appropriate control procedures such as ventilation systems, enclosed operations, safe handling practices, proper personal protective equipment (i.e., respirators, glasses or goggles, gloves, etc.) been instituted for toxic materials?

DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS



EMPLOYEE PROTECTION

1. Is there a hospital, clinic or infirmary for medical care near your business?

2. If medical and first-aid facilities are not nearby, do you have one or more employees trained in first aid?

3. Are your first-aid supplies adequate for the type of potential injuries in your workplace?

4. Are there quick water flush facilities available where employees are exposed to corrosive materials?

5. Are approved hard hats provided and worn where any danger of falling objects exists?

6. Are protective goggles or glasses provided and worn where there is any danger of flying particles or splashing of corrosive materials?

DEVELOP YOUR OWN CHECKLIST SUITED TO YOUR BUSINESS' OPERATIONS AND NEEDS

7. Are protective gloves, aprons, shields or other means provided for protection from sharp, hot or corrosive materials?

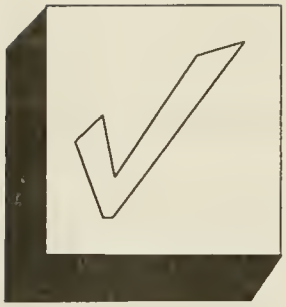
8. Are approved respirators provided for regular or emergency use where needed?

9. Is all protective equipment maintained in a sanitary condition and readily available for use?

10. Where special equipment is needed for electrical workers, is it available?

11. When lunches are eaten on the premises, are they eaten in areas where there is no exposure to toxic materials, and away from toilet facility areas?

12. Is protection against the effects of occupational noise exposure provided when the sound levels exceed acceptable limits according to OSHA noise standards?



SELF INSPECTION AREAS OF CONCERN

Processing, Receiving, Shipping and Storage - equipment, job planning, layout, heights, floor loads, projection of materials, materials-handling and storage methods.

Building and Grounds Conditions - floors, walls, ceilings, exits, stairs, walkways, ramps, platforms, driveways and aisles.

Housekeeping Program - waste disposal, tools, objects, materials, leakage and spillage, cleaning methods, schedules, work areas, remote areas and storage areas.

Electricity - equipment, switches, breakers, fuses, switch-boxes, junctions, special fixtures, circuits, insulation, extensions, tools, motors, grounding and NEC compliance.

Lighting - type, intensity, controls, conditions, diffusion, location, glare and shadow control.

Heating and Ventilating - type, effectiveness, temperature, humidity, controls, natural and artificial ventilation and exhausting.

Machinery - points of operation, flywheels, gears, shafts, pulleys, key ways, belts, couplings, sprockets, chains, frames, controls, lighting for tools and equipment, brakes, exhausting, feeding, oiling, adjusting, maintenance, lock out, grounding, work space, location and purchasing standards.

Personnel - training, experience, methods of checking machines before use, type clothing, personal protective equipment, use of guards, tool storage, work practices, method of cleaning, oiling or adjusting machinery.

Hand and Power Tools - purchasing standards, inspection, storage, repair, types, maintenance, grounding, use and handling.

Chemicals - storage, handling, transportation, spills, disposals, amounts used, toxicity or other harmful effects, warning signs, supervision, training, protective clothing and equipment.

Fire Protection - extinguishers, alarms, sprinklers, smoking rules, exits, personnel assigned, separation of flammable materials and dangerous operations, explosive-proof fixtures in hazardous locations and waste disposal.

Maintenance - regularity, effectiveness, training of personnel, materials and equipment used, records maintained, method of locking out machinery and general methods.

Personal Protective Equipment - type, size, maintenance, repair, storage, assignment of responsibility, purchasing methods, standards observed, training in care and use, rules of use and methods of assignment.

SUPERVISOR'S ACCIDENT INVESTIGATION REPORT

COMPANY/EMPLOYEE INFORMATION

COMPANY_____ DEPT_____ LOCATION_____
EMPLOYEE_____ AGE_____ OCCUPATION_____
DATE OF INJURY_____ HOUR_____ AM PM
DATE REPORTED TO EMPLOYER_____
LENGTH OF EMPLOYMENT_____
ON THIS JOB_____ ON THIS SHIFT_____

DESCRIPTION

1. Describe the accident. Include the machine, object or substance involved and explain exactly what the injured worker was doing.

2. What did each co-worker or witness say about the accident? (If necessary, attach additional sheets.)

3. If pain gradually occurred, how does the employee relate this problem to work?

4. Have other employees had injuries, accidents or near misses at or near this job site? If so, when, where and how are they related to this accident?

RESULT

5. Has the worker sought medical treatment? ☐ YES ☐ NO DATE_____

6. What part(s) of the body were injured? (Be specific, i.e., left knee.)

CAUSE

7. Identify the causes of this accident by checking the appropriate boxes below. All causes should be identified so they can be eliminated.

ORGANIZATIONAL CAUSES

- ☐ Inadequate job training
- ☐ Failure to enforce safe job procedures
- ☐ Inadequate standards for hiring, placement and upgrading
- ☐ Lack of safe job procedures
- ☐ Lack of motivation or incentive to work safely
- ☐ Lack of adequate supervisory training
- ☐ Management disinterest in accident prevention
- ☐ Lack of competent safety staff services
- ☐ Management unawareness of safety fundamentals
- ☐ Failure to assess true accident costs
- ☐ Failure to conduct planned safety inspections
- ☐ Failure to implement adequate preventative maintenance measures
- ☐ Failure to incorporate safety standards in purchasing practices
- ☐ Failure to incorporate safety standards into the design of production facilities
- ☐ Rapid expansion of supervisor and employee work forces

ORGANIZATIONAL CAUSES (continued)

- ☐ Active antagonism between management and labor
- ☐ Drastic up and down changes in production rates

PERSONAL CONDITIONS

- ☐ Pre-existing medical conditions or impairment of worker or co-worker
- ☐ Worker's hobbies
- ☐ Worker's off-the-job activities
- ☐ Worker's personal problems

UNSAFE CONDITIONS

- ☐ Inadequately guarded
- ☐ Defective tools, equipment or substance
- ☐ Hazardous arrangement
- ☐ Improper illumination

UNSAFE CONDITIONS (continued)

- ☐ Improper ventilation
- ☐ Unsafe clothing
- ☐ Unsafe design or construction
- ☐ Faulty equipment
- ☐ Operating without authority
- ☐ Operating at unsafe speed
- ☐ Making safety devices inoperative
- ☐ Using unsafe equipment
- ☐ Using equipment unsafely
- ☐ Unsafe loading, placing or mixing
- ☐ Distraction, teasing or horseplay
- ☐ Failure to use personal protective devices
- ☐ Acts of another person not employed by our business
- ☐ Short-cut to save time or effort

OTHER CAUSES

- ☐ Explain

8. If an unsafe act(s) was a cause of this accident, why was the unsafe act committed?

9. If an unsafe condition(s) was a cause of this accident, why did the condition exist?

10. If an organizational cause(s) was a cause of this accident, why did the cause exist?

PREVENTION

11. Complete the following table:

CORRECTIVE ACTION PROPOSED	RESPONSIBLE PERSON	TARGET DATE	ACTION TAKEN	DATE COMPLETED

CLAIMS COST CONTROL

12. Have all parts of faulty equipment, machinery or other evidence associated with this accident been preserved? ☐ Yes ☐ No - Explain

13. If the employee is filing a workers' compensation claim and you doubt the validity, specify reasons below. (Attach additional pages if necessary.)

SUPERVISOR	DATE	REVIEWING MANAGER	DATE

ACCIDENT INVESTIGATION TECHNIQUES & SKILLS

1. **Keep the purpose of the investigation in mind.**
   a. To determine ***WHO*** was injured. ***WHEN, WHERE*** and ***HOW*** did it happen. ***WHAT*** materials or equipment were involved. ***WHY*** did it happen.
   b. To reveal causes so reoccurrence can be prevented.

2. Approach the investigation with an **open mind.** (It will be obvious if you have preconceptions about the individuals involved or the facts.)
   a. Do not attempt to place blame.
   b. Stay away from conjecture.

3. **Promptness** will reduce possible problems.
   a. Destruction of physical evidence (changed work site).
   b. Forgetfulness of witnesses or victim.
   c. Interjection of opinion or conjecture by witnesses or victim after they evaluate the accident from their perspective.
   d. Witnesses and victim talking together and getting confused about what they ***know*** and what they have been told by others concerning the accident.

4. **Go to the scene.** (Just because you are familiar with the location or the victim's job, do not ***assume*** that things are always the same.)

ACCIDENT INVESTIGATION TECHNIQUES & SKILLS

5. Interview the people **involved** (victim, witnesses, people involved with the process such as forklift driver, mechanic, janitor and so on.)
   a. ***Attempt*** to do the interview at the site. However, some circumstances may not permit on-site interviews due to noise, lack of privacy or congestion. If on-site interviews are not possible, then use other techniques.
      i. Combination (Look and then go somewhere else to talk.)
      ii. Photos.
      iii. Blueprints.
      iv. Sketches.

   b. **Put the person at ease.**
      i. Explain the purpose and your role.
      ii. ***Sincerely*** express concern regarding the accident and desire to prevent a similar occurrence.
      iii. Express to the individual that the information he gives is important.
      iv. Be friendly, understanding and ***open-minded.***
      v. Be calm and unhurried.

   c. Interviews should be **private** and in a **neutral location.**

ACCIDENT INVESTIGATION TECHNIQUES & SKILLS

d. **Let the individual talk.**

i. Ask background information such as name, job, home address and so on.

ii. Ask witness to tell what happened.

DO NOT ask leading questions.
DO NOT interrupt.
DO NOT make expressions (facial or verbal) of approval or disapproval.

iii. Ask questions to clarify particular areas or to ask ***"why."*** Do not put the person on the defensive. Try to avoid ***"yes"*** and ***"no"*** questions.

iv. Ask for their suggestions.

v. Repeat the facts and sequence of events back to the person to avoid any misunderstandings.

vi. Notes should be taken very carefully and as casually as possible. Let the individual read them if he desires.

vii. Recordings should only be made with the knowledge of the witness. (Some people may be very intimidated by recorded interviews and not speak as freely.)

viii. Conduct the interview with a statement of appreciation for their contribution. Ask them to contact you if they think of anything else.

ix. Do not hesitate to reinterview.

x. Avoid reenactments of the accident if at all possible.

ACCIDENT REPORTING, INVESTIGATION AND PREVENTION

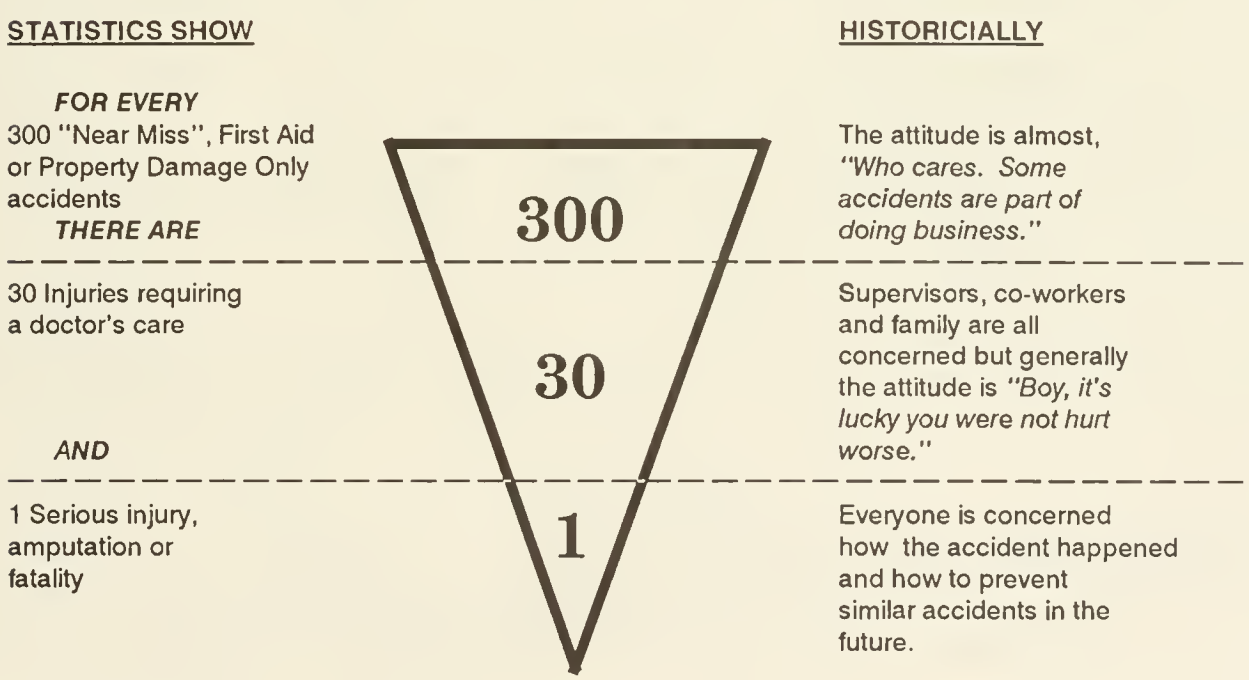
Investigating and correcting the cause(s) of a "serious injury" accident is necessary, but investigating serious accidents is a "postmortem" investigation where someone is already badly hurt. It is essential we all become aware of and correct unsafe conditions and unsafe job operations which could cause an accident and to take action to prevent them from occurring.

There are several "early warnings" we must all be aware of, which if corrected will minimize the chance of "serious" accidents.

"EARLY WARNINGS"

"NEAR MISS ACCIDENTS"	An incident where no employee is hurt but could have been.
"FIRST AID"	An accident where doctor's care is not required and the employee returned immediately to work.
"PROPERTY DAMAGE ONLY"	An accident in which only equipment or property is damaged but there is no personal injury.

RELATIONSHIP TO SERIOUS INJURIES



IT DOESN'T MAKE SENSE TO IGNORE 331 ACCIDENTS WHEN WE CAN PREVENT THEM.

The real difference between the very serious accident and the "near miss" is ***luck, reflexes, preparation and prevention.*** We can't control "luck" or "reflexes," but we can prevent accidents by paying attention to the "early warnings." We can correct the unsafe condition, safe guard dangerous equipment adequately, change job procedures to minimize employees' risk and stay alert to protect ourselves and other co-workers.

YOUR COMPANY'S NAME & LOGO ADDRESS CITY, STATE ZIP SAFETY DIRECTOR'S NAME	**JOB INVENTORY**	MAIL ROOM DATE

WORKER'S NAME	John Greenjeans	STATE FUND CLAIM NO.	03-91-999999-9
EMPLOYER	South Forty Ranch	DATE	4/1/92
OCCUPATION	Farm Worker-Tractor Operator	NATURE OF BUSINESS	Ranching

REHIRE? YES NO JOB MODIFICATION? YES NO PHYSICIAN APPROVAL

PART TIME WORK? YES NO SEASONAL? YES NO YES NO

PHYSICAL DEMANDS

SITTING	1	2	3	X 4	5	6	7	8	HOURS	Periodic rest
WALKING	1	X 2	3	4	5	6	7	8	HOURS	breaks for
STANDING	X 1	2	3	4	5	6	7	8	HOURS	bad back

TERRAIN: Level and unlevel ground

SURFACE: Sage brush, wet, muddy

KEY: S = SELDOM (Less than 1 hour) O = OCCASIONALLY (1 hour to 2 1/2 hours)
F = FREQUENTLY (3 to 5 hours) C = CONTINUOUSLY (5 1/2 to 8 hours)

ACTIVITY	0 - 10 LBS.	11 - 24 LBS.	25 - 34 LBS.	35 - 50 LBS.	51 - 74 LBS.	75 - 100 LBS.
LIFTING KNEE HIGH			O			
LIFTING WAIST HIGH			O			
LIFTING OVERHEAD			O			

BENDING F SQUATTING O CRAWLING O CLIMBING O KNEELING O

REACHING ABOVE SHOULDER HEIGHT O PUSHING O PULLING O

DEXTERITY

	YES	NO
SIMPLE GRASPING	X	
FIRM GRASPING	X	
FINE MANIPULATION		X

ENVIRONMENTAL CONDITIONS

REQUIRED TO WORK OUTDOORS? YES NO

SUMMER? YES NO WINTER? YES NO

FUMES (from) Oil DUST (from) Dirt

GASES (from) Diesel/gas NOISE, VIBRATIONS (from) Tractor noise & vibration

MACHINES, TOOLS AND EQUIPMENT USED ON THE JOB SITE

Hand tools, tool bar, air compressor, CASE 4WD 4490 and International tractors

PROTECTIVE EQUIPMENT Leather gloves

BRIEF JOB DESCRIPTION

Part-time seasonal (4-6 months) farm worker-tractor operator. Duties primarily driving farm tractor up to 8-14 hours per day, driving harvest (seasonal) tractor. Ride is rough as to needs to farm, plow and bale over rough terrain at times.

EDUCATION/TRAINING Previous farming work experience; GED preferred

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